

Financial Services Associate (Financial Planning)

68-credit Associate of Applied Science Degree

About the Program

Prepare to enter the financial services industry, or, if already working in the field, update knowledge and skills in the area of personal financial planning. Curriculum schedules exist to accommodate those who need the full program as well as those who need only technical courses to supplement an existing degree. Upon completion, graduates will have the skills needed to work with families, people approaching retirement, and others as they seek out financial planning services.

The Financial Services Associate program is also offered over the Internet via online courses.

Potential Job Titles

- Financial Services Associate
- Financial Advisor
- Advisor Assistant
- Assistant Portfolio Manager

Credit Transfer

Credits earned in the Financial Planning Associate program may be transferable to institutions offering baccalaureate degrees. Visit www.wctc.edu/transfer for specific information. Since the details of credit transfers change from time to time, be sure to contact the intended college or university to verify credit transferability.

Admission Process

- Fill out a WCTC application
- Send \$30 non-refundable application fee
- Send high school transcript or GED/HSED
- Send any previous college transcripts
- Complete Skills Assessment test (COMPASS)
- Begin pursuing Financial Aid options

For more information, call 262.691.5200.

Required Courses	Credits
First Semester	
102-160 Business Law I	3
106-110 Microcomputer Bus Apps I	3+
114-105 Personal Financial Planning	3
801-195 Written Communication	3+
804-123 Math with Business Applications	3+
809-199 Psychology of Human Relations	3
Total semester credits	18
Second Semester	
114-110 Income Tax Planning	4
114-115 Investments	3
114-130 Fundamentals of Insurance	3
194-180 Real Estate Fundamentals	3
801-196 Oral/Interpersonal Communication	3+
Total semester credits	16
Third Semester	
101-105 Accounting Fundamentals	3
114-120 Retirement Planning/Employee Benefits	3
114-125 Estate Planning and Trusts	3
804-189 Introductory Statistics	3
809-195 Economics	3+
Elective	3
Total semester credits	18
Fourth Semester	
104-102 Marketing Principles	3
114-135 Financial Planning Applications	4
809-142 Economics of Financial Markets	3
809-196 Introduction to Sociology	3+
Elective	3
Total semester credits	16
+ Proficiency exam available	
<i>Curriculum is current as of catalog printing. The most current curriculum requirements for graduation will be provided upon admission to program, or review at www.wctc.edu.</i>	

Financial Services Associate (Financial Planning) Required Courses**101-105 Accounting Fundamentals** 3

Use a survey approach to learn the accounting process and to gain a general knowledge of the accounting principles and financial accounting procedures applied to business budgeting. This course is for non-accountants.

102-160 Business Law I 3

Examine the legal and ethical environments of business, including positive law, criminal and tort law, contracts, sales law, business formation, government regulation, agency, bailment, property, ethics, and social responsibility.

104-102 Marketing Principles 3

Explore marketing principles as found in the American business system, with an emphasis on consumer behavior, consumer and industrial products, distribution, market research, market segmentation, promotion, pricing, and international marketing.

106-110 Microcomputer Bus Apps I 3

Gain an overview of Microsoft Office software and its five major applications: Microsoft Word, Excel, Access, PowerPoint, and Outlook. Also gain an understanding of Windows operating system and Internet Explorer. Successful course completion will assist in the preparation for core MOS certification.

114-105 Personal Financial Planning 3

Become familiar with personal financial planning as an occupation as well as many topics concerning personal financial planning engagements. Discuss professional ethics, economic indicators and business cycles, risk management principles and life insurance, investment principles, and estate planning principles.

114-110 Income Tax Planning 4

Examine federal taxation from the perspective of the individual investor, with an emphasis on taxation law as it pertains to the taxation of investment income and losses. Gains and losses from the disposal of investments are included. Discuss taxation of individuals in general and the comparative advantages and disadvantages of different organizational forms of closely held businesses.

Prerequisites: 114-105 Personal Financial Planning; or Consent of instructor

114-115 Investments 3

Explore the role and scope of investments; savings, debt, and credit; security markets; corporate and government bonds; common stock investment and analysis; mutual funds and variable annuities; tax-sheltered investments; and investment strategies and tactics.

114-120 Ret Planning/Empl Benefits 3

Study the Social Security system and the benefits available through it. Discuss the features of retirement plans for the self-employed and those offered by employers, including pension, profit sharing, stock bonus, stock option, and stock purchase plans.

Prerequisites: 114-105 Personal Financial Planning

114-125 Estate Planning and Trusts 3

Become familiar with the estate planning process while exploring topics such as the fundamentals of federal and state gift and estate taxes, state gift and estate taxes; specific exclusions and valuation techniques that reduce the size of the gross estate, and the characteristics of wills, intestacy, probate process, use of trusts, property ownership forms, and will substitutes.

Prerequisites: 114-105 Personal Financial Planning

114-130 Fundamentals of Insurance 3

Discuss the fundamentals of individual risk management, and study property, liability, life, and health insurance. Examine insurance regulations, and learn how to buy insurance.

114-135 Financial Planning Appl 4

Integrate and synthesize prerequisite knowledge into the six stages of personal finance planning. Using case studies and computer augmentation, consider the collection and evaluation of client data, the identification of financial problems, the writing of a plan, and the implementation and updating of a plan.

Prerequisites: 114-120 Ret Planning/Empl Benefits and 114-125 Estate Planning and Trusts

194-180 Real Estate Fundamentals 3

Develop a decision-oriented approach to the basic concepts of real estate. Those going into real estate as a career as well as the owners and sellers of business, industrial, and residential property will benefit from this course.

801-195 Written Communication 3

Study and practice the transfer of information, ideas, and experiences in written form through reports, letters, memoranda, and other documents. Gain proficiency in the areas of organization, clarity, accuracy, and directness.

Prerequisites: COMPASS-Writing Skills or ACT-English or ASSET-Writing Skills or Accuplacer Sentence Skills or TABE Advanced Language or 831-103 Intro to College Writing or 851-771 Writing-Program Readiness

801-196 Oral/Interpersonal Comm 3

Practice the necessary skills for effective speech delivery, listening, assertiveness, conflict resolution, teamwork, and general interpersonal communication.

804-123 Math w Business Apps 3

Develop an understanding of real numbers, basic operations, linear equations, proportions with one variable, percents, simple interest, compound interest, annuity, apply math concepts to the purchasing/buying process, apply math concepts to the selling process, and basic statistics with business/consumer applications.

804-189 Introductory Statistics 3

Display data with graphs, describe distributions with numbers perform correlation and regression analyses, and design experiments. Use probability and distributions to make predictions, estimate parameters and test hypotheses. Draw inferences about relationships including ANOVA.

809-142 Economics of Financial Markets 3

Gain a better understanding of the sources and solutions of common economic problems in the private and government sectors while studying various economic institutions. Study monetary and fiscal policy, the price system and market economy, and the role of financial institutions in local, state, and national economies.

Prerequisites: 809-195 Economics

809-195 Economics 3

Discuss the major institutions and principles that underlie the contemporary American economic system, and consider topics such as the free enterprise system, supply and demand, circular flow, government involvement, the Federal Reserve System, economic growth and development, the effects of international trade, comparative economic systems, and global economics.

Prerequisites: COMPASS-Reading Skills or 858-775 Reading - Program Readiness or 838-105 Intro Reading & Study Skills or TABE Advanced Reading or Accuplacer Reading Comprehensi or College Proficiency - Reading or Grandfathered Rdg Requirement or ACT-Reading

809-196 Introduction to Sociology 3

Learn the basic concepts of sociology: culture, socialization, social stratification, multiculturalism, and the five institutions, including family, government, economics, religion, and education. Other topics include demography, deviance, technology, environment, social issues, social change, social organization, and workplace issues.

Prerequisites: COMPASS-Reading Skills or 858-775 Reading - Program Readiness or 838-105 Intro Reading & Study Skills or TABE Advanced Reading or Accuplacer Reading Comprehensi or College Proficiency - Reading or Grandfathered Rdg Requirement or ACT-Reading

809-199 Psychology of Human Relations 3

Examine the principles of interaction as applied to human relations at home and on the job. Explore topics such as self concept personality development, learning, motivation, emotions, stress, human relations processes, and special relationships.

Prerequisites: COMPASS-Reading Skills or 858-775 Reading - Program Readiness or 838-105 Intro Reading & Study Skills or TABE Advanced Reading or Accuplacer Reading Comprehensi or College Proficiency - Reading or Grandfathered Rdg Requirement or ACT-Reading

Elective Options

102-151 Business Co-op I

102-152 Business Co-op II

Any course at the associate degree level will meet the elective requirement.